

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: CELESTE KEARNEY § Case No.: 08-08545  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/09/2008.
- 2) This case was confirmed on 06/09/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/03/2012.
- 5) The case was dismissed on 07/30/2012.
- 6) Number of months from filing to the last payment: 47
- 7) Number of months case was pending: 54
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,725.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 22,250.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 22,250.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,418.26
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,918.26

Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SY	SECURED	15,775.00	19,489.00	19,489.00	10,760.86	3,972.27
JEFFERSON CAPITAL SY	UNSECURED	3,714.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	1,700.00	1,664.17	1,664.17	1,664.17	.00
ILLINOIS DEPT OF REV	PRIORITY	500.00	309.81	309.81	309.81	.00
AFNI INC	OTHER	NA	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	737.00	830.91	830.91	83.09	.00
CAVALRY PORTFOLIO SV	OTHER	NA	NA	NA	.00	.00
CREDIT COLLECTION SE	OTHER	NA	NA	NA	.00	.00
DIAGNOSTIC IMAGING A	UNSECURED	83.00	NA	NA	.00	.00
CONFIN FIRST BANK OF	UNSECURED	368.00	398.10	398.10	39.81	.00
FIRST PREMIER BANK	OTHER	NA	NA	NA	.00	.00
HARVARD COLLECTION S	OTHER	NA	NA	NA	.00	.00
ILLINOIS BONE & JOIN	UNSECURED	910.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	OTHER	NA	NA	NA	.00	.00
RESURRECTION MEDICAL	UNSECURED	1,039.18	1,039.18	1,039.18	103.92	.00
MCSI/RMI	OTHER	NA	NA	NA	.00	.00
SAGE TELECOM	UNSECURED	283.08	NA	NA	.00	.00
SALLIE MAE INC	UNSECURED	7,399.00	7,388.65	.00	.00	.00
SPRINT	UNSECURED	248.16	NA	NA	.00	.00
UNITED COLLECTION BU	OTHER	NA	NA	NA	.00	.00
EFRAN ESOLIOS	OTHER	NA	NA	NA	.00	.00
MCSI/RMI	UNSECURED	NA	400.00	400.00	40.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	17.30	17.30	1.73	.00

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PREMIER BANK CARD	UNSECURED	NA	420.40	420.40	42.04	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	284.00	284.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	300.35	300.35	30.04	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	19,489.00	10,760.86	3,972.27
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>19,489.00</b>	<b>10,760.86</b>	<b>3,972.27</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	2,257.98	2,257.98	.00
<b>TOTAL PRIORITY:</b>	<b>2,257.98</b>	<b>2,257.98</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>3,406.24</b>	<b>340.63</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,918.26
Disbursements to Creditors	\$ 17,331.74

**TOTAL DISBURSEMENTS:** \$ 22,250.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.